

UNITED STATES BANKRUPTCY COURT
Southern District of Illinois

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/10/14. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.
See Reverse Side For Important Explanations.**

Debtor(s) name(s) and address:

Annette M Banks
fka Annette Maria McCorkle
1050 Nottingham
Collinsville, IL 62234

Case Number:
14-30583-lkg

SSN/ITIN: xxx-xx-9629

Attorney for Debtor(s) (name and address):

Morgan Teague
Licker Law Firm
1861 Sherman Dr
St Charles, MO 63303
Telephone number: (636) 916-5400

Bankruptcy Trustee (name and address):

Donald M. Samson
Chapter 7 Trustee
226 W Main St
Suite 102
Belleville, IL 62220
Telephone number: (618) 235-2226

Meeting of Creditors:

Date: May 30, 2014

Time: 10:30 AM

Location:

US Trustee 341 Meeting Rm, Ground Floor Federal Building, 650 Missouri Ave, East St. Louis, IL 62201

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on the reverse side.

The presumption of abuse does not arise.

Deadlines

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:
7/29/14

Deadline to Object to Exemptions:
Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Secured Creditors

Secured creditors claiming security interest in assets are hereby directed to forward to the trustee before said meeting a copy of their security agreement with copies of supporting documents; i.e., UCC, vehicle titles, mortgages, etc., indicating the balance owing.

Creditor with a Foreign Address

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Address of the Bankruptcy Clerk's Office:
United States Bankruptcy Court
750 Missouri Avenue
East St. Louis, IL 62201

Telephone number: 618-482-9400

For the Court:

Clerk of the Bankruptcy Court:
Donna N Beyersdorfer

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 4/11/14

**SEVERE WEATHER OR HAZARDOUS ROAD CONDITIONS MAY NECESSITATE CANCELING SCHEDULED MEETINGS
WHEN APPLICABLE, CONTACT THE TRUSTEE'S OFFICE AT (618) 235-2226 FOR STATUS OF MEETING.**

Carrying of firearms is prohibited. Section 65 of the Illinois Firearm Concealed Carry Act prohibits a concealed carry license holder from carrying a firearm on or into any building/property under the control of a federal government or the courts.

EXPLANATIONS

Debtor Instructions	<p>DEBTOR IDENTIFICATION REQUIRED AT 341 MEETING. All debtors must bring two forms of identification: 1) a government issued photo ID (e.g. driver's license, passport); and 2) proof of debtor's social security number. A driver's license does NOT qualify as proof of social security number. Failure to do so may result in dismissal of your case.</p> <p>Language interpretation of the meeting of creditors will be provided to the debtor at no cost, upon request of the trustee, through a telephone interpreter service. These services may not be available at all §341 meeting rooms.</p>
Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <i>Do not include this notice with any filing you make with the court.</i>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727 (a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side. In cases converting to Chapter 7, review Federal Rules of Bankruptcy Procedure 1019(2)(B) for further information regarding Objections to Exemptions.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Bankruptcy Clerk's Office	<p>Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.</p> <p>Copies of the Bankruptcy Petition and Schedules are available from the Clerk, U.S. Bankruptcy Court at a cost of \$0.50 per page. Please send your request along with a pre-addressed postage paid envelope to the U.S. Bankruptcy Court at the address listed on the front side.</p>
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Liquidation of the Debtor's Property and Payment of Creditors' Claims	The bankruptcy trustee listed on the front of this notice will collect and sell the debtor's property that is not exempt. If the trustee can collect enough money, creditors may be paid some or all of the debts owed to them, in the order specified by the Bankruptcy Code. To make sure you receive any share of that money, you must file a Proof of Claim, as described above.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Case Information	Continuous updated case information can be obtained by calling the courts' Voice Case Information System (VCIS) at 1-866-222-8029.
-- Refer to Other Side for Important Deadlines and Notices --	

United States Bankruptcy Court
Southern District of IllinoisIn re:
Annette M Banks
DebtorCase No. 14-30583-lkg
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0754-3

User: ch3
Form ID: 227Page 1 of 1
Total Noticed: 22

Date Rcvd: Apr 11, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 13, 2014.

db +Annette M Banks, 1050 Nottinghamhill, Collinsville, IL 62234-6048
 3466003 +Bank of America Home Loans, 4161 Piedmont Pkwy, Greensboro, NC 27410-8119
 3466005 +Christain Northeast Hospital, 5620 Southwyck Blvd, Toledo, OH 43614-1501
 3466007 +East Side Sewers, 1808 Mullens Ave, East Saint Louis, IL 62206-2315
 3466008 +Fed Loan Serv, Po Box 69184, Harrisburg, PA 17106-9184
 3466010 +GMAC Mortgage, PO Box 4622, Waterloo, IA 50704-4622
 3466012 +Law Offices of Susan Parnell Wilson, 14 S Second Street, Belleville, IL 62220-2016
 3466013 +Memorial Hospital, PO Box 739, Moline, IL 61266-0739
 3466014 +PNC, PO BOX 1820, Dayton, OH 45401-1820
 3466015 +PNC Bank, PO Box 3180, Pittsburgh, PA 15230-3180
 3466017 +Suntrust Mortgage, PO Box 85526, Richmond, VA 23285-5526
 3466018 +United Revenue Corp, 204 Billings St, Ste 120, Arlington, TX 76010-2495

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: morgan@lickerlawfirm.com Apr 11 2014 18:06:19 Morgan Teague, Licker Law Firm,
 1861 Sherman Dr, St Charles, MO 63303
 tr +EDI: BDMSAMSON.COM Apr 11 2014 18:03:00 Donald M. Samson, Chapter 7 Trustee,
 226 W Main St, Suite 102, Belleville, IL 62220-1504
 ust +E-mail/Text: ustpreion10.pe.ecf@usdoj.gov Apr 11 2014 18:06:31 United States Trustee,
 Becker Bldg, Room 1100, 401 Main St, Peoria, IL 61602-1267
 3466000 E-mail/Text: tamerat@americanbottoms.com Apr 11 2014 18:06:25 American Bottoms,
 Regional Wastewater Treatment, PO Box 459, East Saint Louis, IL 62202-0459
 3466001 EDI: BANKAMER.COM Apr 11 2014 18:03:00 Bank of America, PO Box 982235,
 El Paso, TX 79998-2235
 3466004 +E-mail/Text: bankruptcy@cavps.com Apr 11 2014 18:06:40 Cavalry Portfolio Svcs,
 500 Summit Lake Drive, Ste 4A, Valhalla, NY 10595-2323
 3466006 +EDI: CREDPROT.COM Apr 11 2014 18:03:00 Credit Portection, One Galleria Tower,
 13355 Noel Road S, Dallas, TX 75240-6602
 3466009 +EDI: RMSC.COM Apr 11 2014 18:03:00 GECEB/JC Penneys, PO Box 965007,
 Orlando, FL 32896-5007
 3466011 +E-mail/Text: CSC.BANKRUTCYPROCESSING@AMWATER.COM Apr 11 2014 18:06:44 Illinois American Water,
 PO Box 578, Alton, IL 62002-0578
 3466016 E-mail/Text: mtg.bankruptcy@regions.com Apr 11 2014 18:06:33 Regions Mortgage, PO Box 18001,
 Hattiesburg, MS 39404-8001

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

3466002* ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238
 (address filed with court: Bank of America, PO Box 982235, El Paso, TX 79998)
 TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 13, 2014

Signature: /s/Joseph Speetjens**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 10, 2014 at the address(es) listed below:

Donald M. Samson dnldsamson@gmail.com, Il17@ecfcbis.com
 Morgan Teague on behalf of Debtor Annette M Banks morgan@lickerlawfirm.com,
 c.lickerlawfirm@gmail.com;d.lickerlawfirm@gmail.com;j.lickerlawfirm@gmail.com;m.lickerlawfirm@gmail.com;s.lickerlawfirm@gmail.com;tobliecf@gmail.com;a.lickerlawfirm@gmail.com;tobiaslicker@hotmail.com;t.lickerlawfirm@gmail.com
 United States Trustee USTPRegion10.es.ecf@usdoj.gov

TOTAL: 3